

# Industry Synopsis

Industry: 68100 DRUG STORES

Assessable Earnings and Premiums - for Years: 2019 to 2024

Rate Year	Number of Employers with Assessable Earnings	Newly Opened Account	Total Assessable Earnings	Estimated Total Workers*	Net Premium**	Industry Rate
2019	624	41	\$481,506,532	12,686	\$2,033,111	\$0.44
2020	639	48	\$497,827,679	11,246	\$2,304,742	\$0.47
2021	660	54	\$515,149,219	11,830	\$2,469,423	\$0.48
2022	652	46	\$520,873,367	11,562	\$2,478,919	\$0.48
2023	668	51	\$548,726,234	12,476	\$2,793,252	\$0.50
2024 YTD	646	19	\$578,385,860	12,148	\$3,173,788	\$0.52

\* Estimated number of full time equivalent workers based on average industry wage

\*\* Net premium is premium paid by employers after pricing adjustments for experience rating plus Poor Performance Surcharge and PIR, where applicable

## Distribution of Accounts By Assessable Earnings (\$Thousands)

Rate Year	<= \$500,000		> \$500,000 and <= \$1 Million		> \$1 Million and <= \$5 Million		> \$5 Million and <= \$20 Million		> \$20 Million	
	Accts	Total Ase Earn	Accts	Total Ase Earn	Accts	Total Ase Earn	Accts	Total Ase Earn	Accts	Total Ase Earn
2019	400	\$76,022	82	\$59,590	138	\$226,168	N/A	N/A	N/A	N/A
2020	410	\$74,448	83	\$58,016	141	\$233,545	3	\$25,719	N/A	N/A
2021	425	\$76,387	90	\$65,015	139	\$235,210	4	\$38,009	N/A	N/A
2022	433	\$78,942	85	\$59,468	127	\$229,443	5	\$53,816	N/A	N/A
2023	455	\$79,441	72	\$51,405	134	\$259,878	5	\$57,621	N/A	N/A
2024 YTD	426	\$80,072	75	\$53,648	137	\$271,158	5	\$47,346	3	\$126,162

Note: The current year assessable earnings are based on estimates.

N/A columns indicate there are not enough employers available to display the information

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- YTD is January to current month of the current calendar year

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Claim Costs - for Years: 2019 to 2024

Total Claims								
Accident Year	Number of Claims	Claim Costs	Number of LTCs	Total LTC Costs	TTD Days	Modified Work Ever Performed Claims	Medical Aid Claims	Disabling Injury Claims
2019	221	\$815,140	96	\$700,259	2,298	98	125	129
2020	247	\$623,177	135	\$543,916	2,598	92	112	170
2021	206	\$828,411	112	\$743,226	2,852	88	94	131
2022	207	\$892,837	117	\$822,003	3,496	79	90	132
2023	167	\$522,009	68	\$429,203	1,914	72	99	94
2024 YTD	36	\$37,513	17	\$27,492	149	10	19	19

Duration Bands - Total LTCs					
Accident Year	<= 8 Days	> 8 Days and <= 30 Days	> 30 Days and <= 60 Days	> 60 Days	Total Lost Time Claims
2019	58	17	12	9	96
2020	72	42	9	12	135
2021	67	22	11	12	112
2022	71	16	13	17	117
2023	35	17	7	9	68
2024 YTD	11	5	1	0	17

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$354,070	\$447,973	\$13,097	\$0	\$815,140
2020	\$304,716	\$315,820	\$2,641	\$0	\$623,177
2021	\$426,163	\$401,922	\$326	\$0	\$828,411
2022	\$450,207	\$420,842	\$21,788	\$0	\$892,837
2023	\$222,361	\$299,196	\$451	\$0	\$522,009
2024 YTD	\$13,619	\$23,894	\$0	\$0	\$37,513

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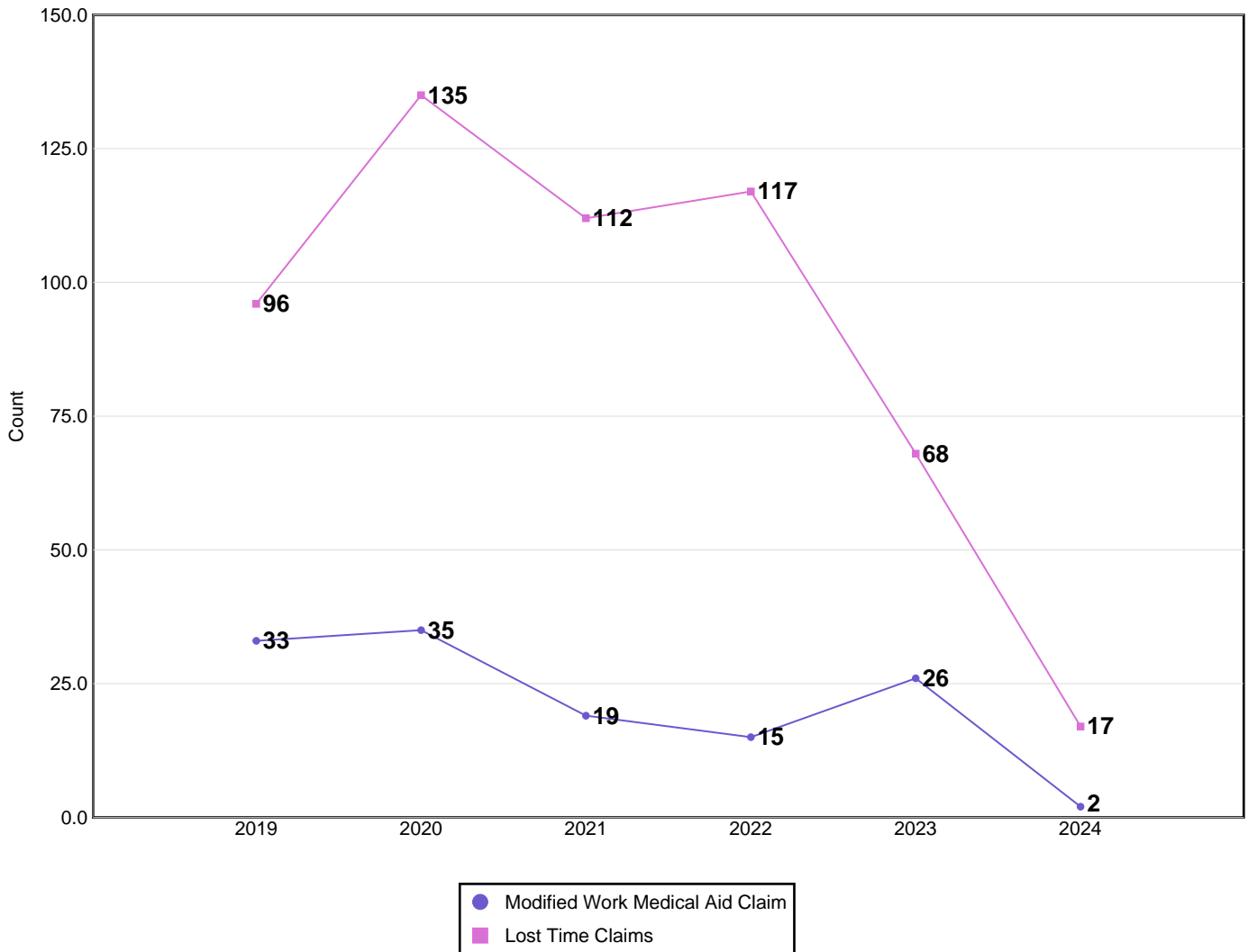
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# Industry Synopsis

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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



Disabling Claims include Lost Time Claims or Medical Aid Claims with Modified Work

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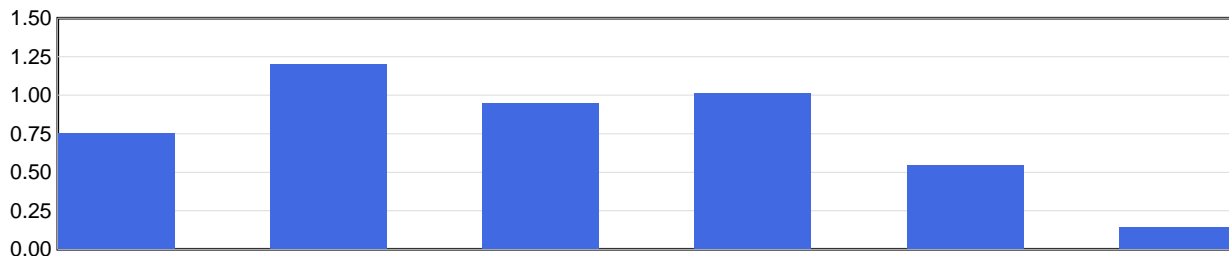
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



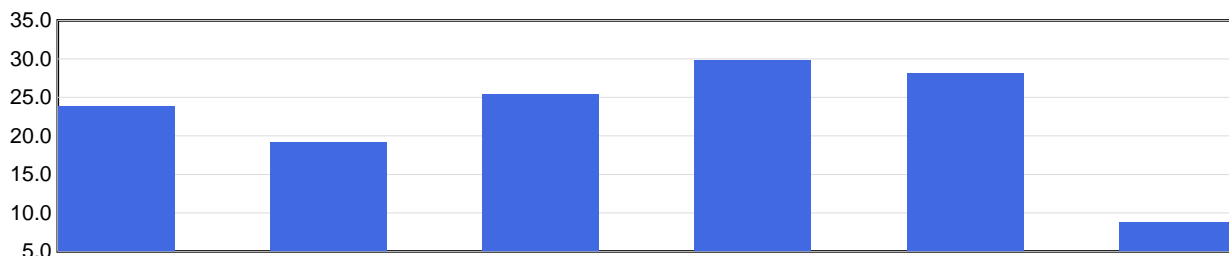
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	0.76	1.20	0.95	1.01	0.55	0.14

Frequency Rate = (Total Lost Time Claims \* 100) / Person Years

Person Years = Total Assessable Earnings / (Avg Hourly Wage \* 2000 Hours)

## Severity Rates

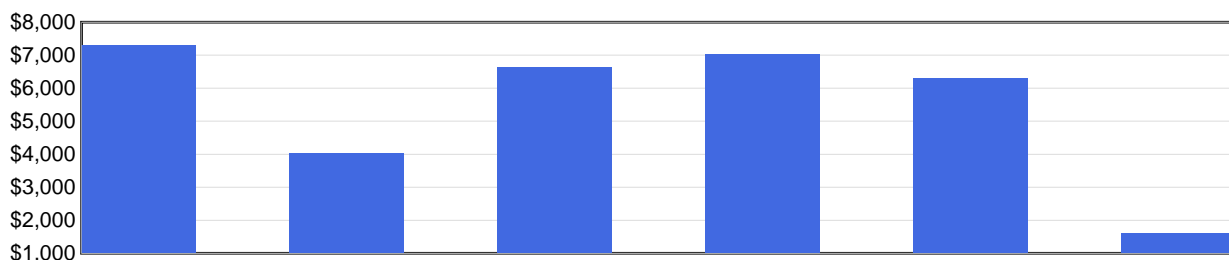
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	23.9	19.2	25.5	29.9	28.1	8.8

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$7,294	\$4,029	\$6,636	\$7,026	\$6,312	\$1,617

Average Cost Per LTC = Total LTC Costs / Total LTCs

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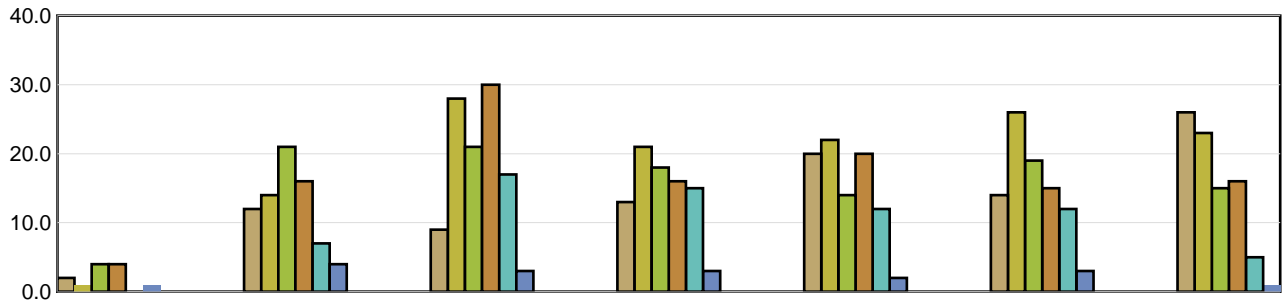
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Industry: 68100 DRUG STORES

Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

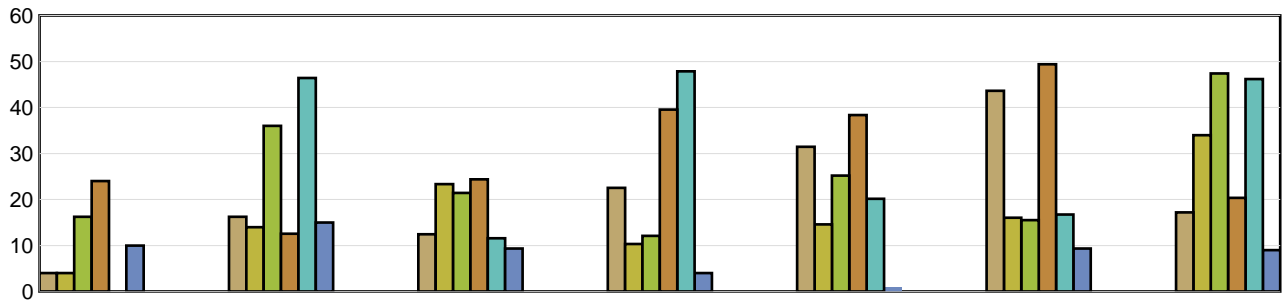
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	2	12	9	13	20	14	26
2020	1	14	28	21	22	26	23
2021	4	21	21	18	14	19	15
2022	4	16	30	16	20	15	16
2023	N/A	7	17	15	12	12	5
2024 YTD	1	4	3	3	2	3	1

## Average Severity of a Claim

Temporary Total Disability Days per Lost Time Claim  
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	4.00	16.25	12.44	22.54	31.45	43.64	17.19
2020	4.00	14.00	23.36	10.33	14.59	16.04	34.00
2021	16.25	36.00	21.43	12.11	25.21	15.53	47.40
2022	24.00	12.56	24.40	39.56	38.35	49.40	20.38
2023	N/A	46.43	11.59	47.87	20.17	16.75	46.20
2024 YTD	10.00	15.00	9.33	4.00	1.00	9.33	9.00

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

Industry: 68100 DRUG STORES

Top 5 Comparison - for Years: 2019 to 2024

Type of Accident							
Top 5 by Total LTCs							
Type of Accident	2019	2020	2021	2022	2023	2024 YTD	Totals
Falls	27	32	25	26	17	4	131
Bodily Reaction and Exertion	15	16	20	20	16	2	89
Overexertion	17	17	21	18	11	3	87
Exposure to Harmful Substances	2	35	5	17	1	1	61
Struck by Object	10	9	9	13	5	5	51

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	131	24.04%	30.35	3,976	\$7,217	\$945,389
Bodily Reaction and Exertion	89	16.33%	20.87	1,857	\$5,261	\$468,196
Overexertion	87	15.96%	19.01	1,654	\$4,807	\$418,212
Exposure to Harmful Substances	61	11.19%	15.28	932	\$3,333	\$203,341
Struck by Object	51	9.36%	14.16	722	\$3,691	\$188,248
All Others	126	23.12%	32.95	4,152	\$8,275	\$1,042,711
<b>Totals</b>	<b>545</b>	<b>100.00%</b>	<b>24.39</b>	<b>13,293</b>	<b>\$5,993</b>	<b>\$3,266,098</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	19	19	30	24	15	5	112
Body System(s)	4	34	11	24	2	0	75
Foot(Feet)/Ank(s)/Toe(s)	11	13	8	15	7	4	58
Head	7	14	15	11	5	2	54
Knee(s)	11	15	9	6	9	1	51

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	112	20.55%	16.63	1,863	\$4,084	\$457,423
Body System(s)	75	13.76%	34.87	2,615	\$6,976	\$523,193
Foot(Feet)/Ank(s)/Toe(s)	58	10.64%	31.22	1,811	\$6,599	\$382,763
Head	54	9.91%	13.83	747	\$4,823	\$260,453
Knee(s)	51	9.36%	25.02	1,276	\$7,705	\$392,960
All Others	195	35.78%	25.54	4,981	\$6,407	\$1,249,306
<b>Totals</b>	<b>545</b>	<b>100.00%</b>	<b>24.39</b>	<b>13,293</b>	<b>\$5,993</b>	<b>\$3,266,098</b>

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Top 5 Comparison - for Years: 2019 to 2024

Nature of Injury							
Top 5 by Total LTCs							
Nature of Injury	2019	2020	2021	2022	2023	2024 YTD	Totals
Sprains/Strain	48	50	54	50	38	7	247
Superficial Wounds	8	12	8	17	11	2	58
Systems Disease - Covid 19	0	33	4	16	0	0	53
Oth Traumatic Injuries	9	12	11	8	4	2	46
Fracture/Dislocation/Nerve Damage	11	9	7	4	4	2	37

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	247	45.32%	18.28	4,516	\$5,518	\$1,362,823
Superficial Wounds	58	10.64%	18.05	1,047	\$4,519	\$262,079
Systems Disease - Covid 19	53	9.72%	15.70	832	\$3,134	\$166,098
Oth Traumatic Injuries	46	8.44%	20.65	950	\$4,234	\$194,751
Fracture/Dislocation/Nerve Damage	37	6.79%	60.32	2,232	\$14,751	\$545,781
All Others	104	19.08%	35.73	3,716	\$7,063	\$734,565
<b>Totals</b>	<b>545</b>	<b>100.00%</b>	<b>24.39</b>	<b>13,293</b>	<b>\$5,993</b>	<b>\$3,266,098</b>

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